

MAHESH KUMAR DHAKER

Data Scientist at L&T Financial Services

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SUMMARY

M.Tech graduate from Indian Institute of Technology – Bombay with experience in Model building and Analysis at L&T finance and self-projects in NLP, Deep Learning and Machine Learning. Interested in working or researching on the same and gaining additional experience and knowledge.

SKILLS

Programming Languages: Python, SQL, R

Libraries/Tools: NumPy, Pandas, Scikit-Learn, Matplotlib, Seaborn
TensorFlow, Keras, Statsmodels, Power BI, Git
MS-Excel, GCP, SAS-Viya, Tableau, CRM.

EDUCATION

Indian Institute of Technology, Bombay

M.Tech in Process Engineering

Jul'21-May'23

National Institute of Technology, Durgapur

B.Tech in Metallurgical and materials Engineering

Jul'17-May'21

KEY COURSES: Statistics & Probability for Materials Engineers | Machine Learning: Principles and Techniques |
Deep Learning for Natural Language Processing

EXPERIENCE

L&T Finance

Data Scientist

Jul'23-Present

Mumbai

- Built and implemented a **Bounce Prediction Model** to identify **high-risk** cases likely to miss next month's EMI, enabling targeted reminder calls, promoting timely payments, and reducing the bounce rate from **11% to 8%**.
- Developed a **Propensity Model** for SME finance using credit bureau data and used **Random Forest classifier**, optimizing loan **prioritization** and guiding policy decisions, helping business products.
- Performed various analyses- **Top up** analysis to retain good customers and scaling the business, **Credit Card** policy analysis to assess the policy regulations, **Vintage** analysis to manage the portfolio risk.
- Built **Market insight report** to identify growth opportunities, and strategize to reduce delinquency rates across various geographies and also worked on Action Taken Report for **CIBIL vs CRIF** bureau data comparison.

PROJECTS

Internship Stock Price Prediction using Deep Learning and Machine Learning

Dec'21-Mar'22

- Collected data from Yahoo Finance API to prepare dataset of Apple stock, Executed EDA and visualization to gain crucial insights about **data stationarity, trend and seasonality**
- Trained 3 models such as **ARIMA, Prophet** and **LSTM-RNN** to predict stock price.

Master's Research Project Deep Learning to Predict Mechanical behaviour of FDM products

May'22-Jun'23

- Objective: Studying various literature and extraction of data related to Fused Deposition Modelling
- Prediction of tensile strength of FDM products by applying **ANN** Regression algorithms to the data and visualizing the result.

Self Customer Segmentation using Machine Learning

Aug'22

- Explored data with **correlation** heatmap and standardized features
- Clustered customers using **K-Means** clustering and applied **PCA** for better visualization.

Self Credit card Fraud Detection using Machine Learning

Nov'22

- Visualized data with **Distribution** plot, preprocessed and scaled with **standardization**
- Performed comparative analysis of **Logistic Regression, XGBoost, RandomForest** and **Decision Tree** models
- Achieved Better **accuracy** and **F1 score** with XGBoost Classifier.

Self Amazon Echo Reviews Sentiment Analysis using NLP

Mar'23

- Explored data with histogram, heatmap, wordcloud and countplots, **Preprocessed** data with punctuations and stopwords removal, **tokenization** techniques.
- Trained and Tested **MultinomialNB** and **Logistic Regression** models and achieved F1 score of **0.93**.